



**2023- 2024 Insurance Summary for
Eagle River Commercial Condominium Association
Location: 770 Lindbergh Drive, Gypsum, CO 81637
Mailing Address: c/o Walter Realty Group, Inc. PO Box 1988 Edwards Colorado, CO 81632**

Commercial Property:

Insurance Company Name: National Fire and Marine, A Berkshire Hathaway Company
Policy Number: 12PRM117606-01
Policy Term: 10/06/2023 – 10/06/2024

Building Replacement Cost Limit \$17,053,670

Causes of Loss: Special Form

Valuation: Replacement Cost - Property

Actual Loss Sustained: Loss of Association Assessments

Deductible: \$10,000 - AOP per Building

24 Hour Waiting Period (Business Income & Extra Expense)

Wildfire 5%

Wind/Hail 5%

Special Endorsements:

Equipment Breakdown: Included

Building Law/Ordinance: \$1,000,000 Limit

Demolition, Increased Cost of Construction, Increased Loss of Income

Roof Limitation: older than 15 years = Actual Cash Value Replacement Cost

Exclusions: as per policy

Minimum earned premium upon binding 25%

Commercial General Liability:

Insurance Company Name: Evanston Insurance Company

Number: 3AA716949

Policy Term: 10/06/2023 – 10/06/2024

General Aggregate: \$2,000,000

Products/Completed Operations Aggregate: \$2,000,000

Personal & Advertising Injury: \$1,000,000

Each Occurrence: \$1,000,000

Damage to Premises Rented to You: \$100,000

Medical Payments (any one person): \$5,000

Hired & Non-owned Automobile Liability: \$1,000,000

Deductible: \$0



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Director's and Officer's Liability:

Insurance Company Name: ACE Fire Underwriters Insurance Company/ CHUBB

Policy Number: TBD

Policy Term: 10/06/2023 – 10/06/2024

Liability Limit: \$1,000,000

Aggregate Limit: \$1,000,000

Policy Retention: \$5,000

Crime and Fidelity:

Insurance Company Name: Travelers Insurance Company

Policy Number: 107924472

Policy Term: 10/06/2023 – 10/06/2024

Employee Dishonesty: \$200,000

Including:

Forgery or Alteration

Computer Fraud

Fund Transfer Fraud

Deductible: \$2,500

Umbrella/Excess Liability:

Insurance Company Name: Great Point Services / Allied Insurance Company

Policy Number: 031356862485546

Policy Term: 10/06/2023 – 10/06/2024

Aggregate: \$5,000,000

Products/Completed Ops Aggregate: \$5,000,000

Each Occurrence: \$5,000,000

Retention: \$0

Workers Compensation:

Insurance Company Name: PMA Insurance Company

Policy Number: TBD

Policy Term: 10/06/2023 – 10/06/2024

Bodily Injury by Accident or Disease: \$1,000,000

*This is only a summary of the insurance policies written through Robert E. Harris Insurance Agency, Inc. for The Association. **Please refer to the actual policies for complete coverage.***